



Order Filed on February 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association as trustee on behalf of

the holders of the Citigroup Mortgage Loan Trust Inc.

Asset-Backed Pass-Through Certificates, Series 2007-

OPX1

Case No.: 19-14615 RG

Adv. No.:

Hearing Date: 2/5/2020 @ 10:00 a.m.

Judge: Rosemary Gambardella

In Re:

Nieves L. Lara-Delgado ,

Debtor

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 10, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Nieves L. Lara-Delgado

Case No: 19-14615 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 24, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2019 through January 2020 for the total amount of \$4,160.61 (2 @ \$2,293.52, 2 late charges of \$57.32, less \$541.07 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a payment of \$2,690.60 by January 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,470.01 will be paid by Debtor remitting \$294.00 per month for four months and \$294.01 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2020 and continue for a total of months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Nieves L. Lara-Delgado

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.